

The INTERCHANGE

Monthly Newsletter for State Employees Prepared by State Employees



Give Yourself a Raise with a \$125 Flexible Spending Account!

Did you know as a full-time state employee you are eligible to pay for certain healthcare and day care expenses with non-taxed dollars? It's true! With a Flexible Spending Account (FSA) your employer allows you to set aside up to \$5,000 of your 2005 pay on a pre-tax basis to pay for your family's qualifying out-of-pocket healthcare expenses. You may also elect a separate contribution of up to \$5,000 to pay for your dependent day care expenses in order for you to be gainfully employed. Eligible healthcare expenses include:

- Copays, Deductibles and Coinsurance
- Vision expenses — Contact lenses, Eyeglasses, Exams, LASIK surgery, etc.
- Dental expenses — Orthodontia, cleanings, fillings, sealants, etc.
- Prescription & Over-the-Counter drugs — for treatment of disease or injury
- Chiropractic care
- Birth control pills and infertility treatment

Important considerations:

- The FSA is the **ONLY** way you can pay for your out-of-pocket healthcare expenses with pre-tax dollars — FSA contributions avoid Federal, State, and FICA taxes.
- Your annual FSA election is subject to “use it or lose it”, so be conservative. Our third party administrator, Key Benefit Administrators, Inc., will send reminder letters if you have any unused funds available in your FSA account near the end of the plan year.
- Online information and account service is available at www.keyqualifiedplans.com.
- The **Flex Convenience** Debit Card (**FlexCard**) is provided to each FSA participant, allowing direct access to available FSA funds. Please note, the **FlexCard** does not eliminate the claim filing process, you may be asked for information to confirm the eligibility of your charges.
- Open enrollment for 2005 is coming up soon! To find out more about FSA plan benefits, check with your HR representative for dates and times of upcoming information meetings.

Example:	Without FSA	With FSA
Your Annual Income	\$25,000	\$25,000
FSA Contribution (before taxes)	\$0	\$1,000
Tax Deduction (estimated at 25%)	(\$6,250)	(\$6,000)
After Tax Income	\$18,750	\$19,000
<i>Increase in take home pay with FSA</i>	\$0	\$250

November Events at the Indiana State Library

The Indiana State Library has a variety of events planned for November that are free to the public, including lunchtime talks on early Hamilton County (11/5), understanding library card catalog systems (11/10), and Hoosier astronaut Gus Grissom (11/17). Lunchtime talks begin at noon and end by 1 p.m.

Afternoon talks and workshops include the Central Canal of

Indiana (11/4 at 4 p.m.) and researching the history of your home (11/9 at 5 p.m.). Family history orientation tours are offered at 9:30 a.m. on 11/3 and 11/18, and on Saturday, 11/6, bring in your small antiques at 10 a.m. for an appraisal (pre-registration required).

Most events require pre-registration. For more information, go to www.statelib.lib.in.us and select “Events.”

Keeping it Real While Sharing Your Future

By now you should have received your open enrollment communications, either electronically or by mail. This year the theme “Keeping It Real While Sharing Your Future” was adopted to help familiarize you with your benefits as well as to keep you informed as to what the State of Indiana is doing in our efforts for cost containment. Employers offering healthcare to the workforce is a real benefit especially if they are sharing in the cost of premiums. Being a State of Indiana employee, you have the best of both worlds!

In addition to providing state sponsored healthcare, as part of your benefit package you have the opportunity to participate in the Flexible Spending Program. This is a great way to save money on your healthcare costs, as well as increase your take home pay! With the Flex Convenience card, you can pay for eligible goods and services directly from your FSA account. It

works just like a Visa Card. Use your Flex Convenience at eligible FSA locations such as the doctor’s and dentist offices, pharmacies (including over the counter drugs), and vision service centers. This eliminates the need for paying cash as well as filing paper claims for reimbursement.

This year’s open enrollment process will again utilize the PeopleSoft Self-Service process. An updated tutorial will be available on the self-service and is only a click away should you need assistance. Employees who have not logged in to PeopleSoft since September 15, 2004, your password will be reset as explained in the initial communication. A “Hotline” has been established to address any questions you may have regarding the open enrollment process. Feel free to contact the hotline at: 317-232-7567 and follow the prompts for assistance.

Smokeless Tobacco – A Highly Addictive Relative to Cigarettes

No smoke, no danger right? Wrong. Smokeless tobacco is a highly addictive and dangerous form of tobacco use. Starting with a dangerous risk of cancer of the mouth, smokeless tobacco users are exposing themselves to a variety of health problems.

Smokeless or “spit” tobacco comes in two forms: snuff and chewing tobacco. Snuff, a fine grain tobacco, comes in cans or pouches. Snuff users take a “pinch,” “dip,” or “quid,” and place it between the lower lip or cheek and gum and suck on it. Chewing tobacco comes in pouches in the form of long strands of tobacco that when used are often called “plugs,” “wads,” or “chew.”

Some people believe that because there is no smoke with this product the end result is safer. This assumption is not true. Smokeless tobacco has serious health risks:

- Addiction to nicotine
- Cancer of the mouth and throat
- Leukoplakia (white sores in the mouth that can lead to cancer)
- Gum recession (peeling back of the gums) and bone loss around the teeth
- Abrasion of the teeth and bad breath

The most serious health effect of smokeless tobacco use is cancer of the mouth and throat. This addiction may also play a role in heart disease and high blood pressure for regular smokeless tobacco users.

Data from the Centers for Disease Control (CDC) show that smokeless tobacco user rates are higher among young people.

In the CDC’s last survey, conducted in 2002, six percent of high school students and four percent of middle school students reported using smokeless tobacco at least once in the 30 days prior to the survey. There are certain factors that appear to influence whether young people will use tobacco. They include:

- Examples set by teachers and school staff
- Local lifestyles and fashion
- General attitudes toward authority
- Economic conditions
- Use of illegal drugs and alcohol

Most people who use smokeless tobacco would like to quit. In many ways quitting smokeless tobacco is similar to quitting smoking. Both products contain nicotine and involve both physical and psychological components of addiction. Many of the struggles of quitting are similar; however, there are two elements specific to smokeless tobacco users:

- There is a stronger need for oral substitutes to replace the chew or snuff
- Because smokeless tobacco often causes sores in the mouth, quitting often causes these to disappear—providing a readily visible benefit.

A partnership between the Indiana State Personnel Department (ISPD) and the Indiana Tobacco Prevention and Cessation Agency (ITPC) provides additional programs and resources to help state employees quit smoking. As a result of this ongoing partnership, facts about tobacco use and its effects on Indiana state employees appear monthly in The Interchange. For more information, or if you or a loved one needs help quitting smoking, call 866-515-5433 or visit www.WhiteLies.tv.

TRAINING PROGRAMS

December 2004

Date	Time	Class	Cost
2	9:00 - 3:00	CLER Review Session** (Restricted enrollment)	Free
7	9:00 - 12:00	AAP Monitoring Report**	Free
7	10:00 - 11:00	Ethics Orientation	Free
8	9:00 - 12:00	Short/Long Term Disability Workers' Compensation	Free
8	10:00 - 12:00	Ethics for Supervisors & Managers	Free
9	9:00 - 12:00	Decentralized Hiring**	Free
14	9:00 - 4:00	ABC's of Discrimination	Free
14	8:30 - 1:00	Basic Driver Improvement	Free*
15	1:00 - 3:30	Hoosier S.T.A.R.T. "Retirement Planning for Women"	Free
16	9:00 - 12:00	Selection and Interviewing	Free

NOTE: All classes will be held in the State Training Center except where noted.

* Free for State of Indiana employees only.

**These classes are only offered to SUPERVISOR/MANAGERS AND/OR HUMAN RESOURCES PERSONNEL.

Classes that require a fee are noted. Obtain your supervisor's approval to attend.

For more information or to register, you will need to contact your agency training contact person (ATCP).

Please visit <http://www.in.gov/jobs/training&development/0homepag.htm> to check for calendar updates before registering.

Earn Continuing Professional Education Credit by Attending AGA Events

The Central Indiana Chapter of the Association of Government Accountants (AGA) provides service to state and local government financial and administrative professionals interested in fostering accountability, learning, networking, and improved management in their positions and employing organizations.

Luncheon meetings are held on the first Thursday of every month except July. There is an educational speaker at each luncheon. Attendees earn one continuing professional education credit. The next luncheon meeting is on December 2, 2004.

The Central Indiana and the Indianapolis AGA Chapters are co-sponsoring a professional development conference on November 4, 2004. This conference is going to be held at The Garrison in Fort Harrison State Park. Registration is \$100 for AGA members and \$125 for non-members. This is an all day event and attendees will earn seven credit hours of continuing professional education for attending all sessions. The registration includes the breakfast session, breaks and lunch.

If you are interested in learning more about the Central Indiana Chapter, please visit their web site at <http://www.adpc.purdue.edu/CENTINDY/index>. If you would like to join the Central Indiana Chapter or obtain more information on the monthly luncheon meetings or the professional development conference, please contact Wendy Armstrong, Membership Chairperson at (317) 233-5763 or armstrongwa@audlan.state.in.us.